12-12020-mg Doc 8101 Filed 02/06/15 Entered 02/10/15 14:42:50 Main Document Pg 1 of 1

Letter of Objection

To: United Sates Bankruptcy Court for the Southern District of New York

Reference: Case Number: 12-12020 (MG) Homecomings Financial, LLC

This letter is being written by Steven Dale Rigel/Lourdes L. Rigel, in responce to Case Number: 12-12020 (MG) to any and all parties concerned to include the United States Bankruptcy Court for the Southern District of New York.

On the basis for a Claim Objection applicable to No Liability See Exhibit A . Reference Debtor: Homecomings Financial, LLC, GMAC, Ocwen for Claim No: 1142 Date: 10/10/2012 in the amount of \$57,600.00/\$76,000.00. This claim should NOT be disallowed or expunged, for the reasons set forth in the Objection, including, but not limited to, the specific factual and legal bases, and because of the fact that these people have been proven in a court of law of wrong doings against the borrowers and are now doing nothing less then to limit there expense. Or if you will trying another tactic to screw the borrowers out of what the courts have allready found them guilty of doing in the first place.

In my case due to insufficient Documentation really!!! They have access to all of my mortgage paperwork in which there name is on it. To include all attempts made by myself to try and manage there wrong doings by refinancing, loan modification of which they also have access to. "INSUFFICIENT DOCUMENTATION" Out Ragious My legal representative in this matter is Lourdes L. Rigal 751 Becker Ave N.E Palm Bay, FL, 32905 Tele: 321-274-8184

Steven D. Rigel

751 Becker Ave N.E

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U.S. BANKRUPTCY COURT, SDNY